

# How Are You Covered?

## Homeowners Insurance

### What Does the Policy Cover?

Pays for loss to covered structures and personal property damaged by perils outlined in the policy. Also provides personal liability and medical payments.

### Who Can Get It? Homeowners only.

### How Do I Buy It? Contact an insurance agent.

### What Perils Does the Policy Insure Against?

Most policies cover losses caused by the following perils (this isn't a complete list):

- Fire and smoke
- Vandalism and theft
- Wind, hurricane and hail (unless you live on the Gulf Coast)
- Sudden and accidental water damage

### What Perils Does the Policy Exclude?

Most policies don't cover these perils (this isn't a complete list):

- Flood
- Freezing pipes while home is unoccupied
- Wind or hail damage to trees and shrubs
- Wear and tear maintenance
- Water damage from continuous/repeated seepage



## Flood Insurance

### What Does the Policy Cover?

Pays for damages to covered structures and limited personal property directly damaged by a flood.

### Who Can Get It?

Homeowners, renters, landlords, commercial owners/renters.

\*Note: policies for structures and personal property are purchased separately \*

### How Do I Buy It?

- Contact an insurance agent
- Call **888-FLOOD 29**
- Visit [floodsmart.gov](http://floodsmart.gov)

\*Note: the National Flood Insurance Program (NFIP) is administered by the Federal Emergency Management Agency (FEMA)\*

### What Perils Does the Policy Insure Against?

Direct physical loss caused by flood. NFIP defines flood as an excess of water on land that is normally dry, including overflow of inland or tidal waves. \*Note: policies provide limited coverage below the lowest elevated floor\*

### What Perils Does the Policy Exclude?

Physical damage not directly caused by flooding.



## Wind and Hail Insurance

### What Does the Policy Cover?

Pays for damages to covered structures and personal property directly damaged by windstorm or hail.

### Who Can Get It?

Residential property owners, mobile home owners and commercial property owners in the 14 coastal Texas counties and parts of Harris County on Galveston Bay.

\*Note: homeowners and commercial property policies cover wind and hail for policyholders in the rest of the state\*

### How Do I Buy It?

- Contact an insurance agent
- Call Texas Windstorm Insurance Association at **800-788-8247**
- Visit [twia.org](http://twia.org)

### What Perils Does the Policy Insure Against?

Direct physical loss caused by windstorm or hail.

### What Perils Does the Policy Exclude?

Physical damage caused by flood, rain or storm surge, whether driven by wind or not. \*Note: Wind-driven rain is covered if it enters through an opening in your roof or wall that was caused by the direct force of wind or hail. Also, most dwelling policies cover wind-driven rain whether or not the direct force of wind or hail makes an opening.\*

